OptimalMD Prime Plan

Member Benefits Guide 2026

Welcome to OptimalMD Prime — the only plan you need. This guide walks you through everything included in your membership: unlimited virtual care, $0 medications, $0 lab tests, mental health support, and much more. Whether you're an employee, HR leader, or benefits broker, use this guide to understand exactly what Prime delivers and how to make the most of every benefit — starting today.

2026 BENEFITS GUIDE | OPTIMALMD PRIME

OptimalMD

HEALTHCARE MADE AFFORDABLE

One Plan. Everything Included.

OptimalMD has simplified healthcare membership into a single, all-inclusive offering: **OptimalMD Prime**. There are no tiers, no confusing upgrades, and no separate Access or Access Plus plans to choose between. Prime is the complete private healthcare network membership — built to cover the full spectrum of everyday health needs for individuals and families alike.

Prime delivers unlimited virtual care, access to 13+ specialties, $0 medications, $0 lab tests, behavioral health, care coordination, pet health, and total privacy — all for one transparent monthly rate with **no copays, no deductibles, and no insurance claims**.

No Copays

Every virtual visit — urgent care, primary care, specialist, or therapy — is included at $0 per visit.

No Deductibles

Benefits activate from day one. There's no amount to "meet" before your coverage kicks in.

No Insurance Claims

Prime is a private network. Nothing is filed to insurers, reported to employers, or shared with data brokers.

Prime Pricing — Simple, Transparent, Affordable

OptimalMD Prime is offered at two straightforward enrollment levels. There are no hidden fees, no annual contracts you can't exit, and no complicated benefit tiers. Every Prime member — regardless of enrollment type — receives the identical full suite of benefits.

Employee Only

$99/mo

Covers the enrolling employee only. Full Prime benefits — unlimited virtual visits, $0 labs, $0 meds, mental health, specialists, care coordination, and privacy — all included.

- 1 member covered
- Unlimited virtual urgent & primary care
- 1,100+ $0 medications
- 3,900+ $0 lab tests
- No copays or deductibles

Employee + Family

$149/mo

Covers the employee plus up to 6 additional family or chosen-family members — up to 7 people total. Every covered member receives the full Prime benefit set at no additional per-person charge.

- Up to 7 members covered
- Includes chosen-family members
- Unlimited virtual care for all members
- $0 labs and $0 meds for everyone
- Flat rate — no per-person fees

Cover yourself for **$99/month** or your entire family (up to 7 people) for **$149/month** — with unlimited virtual care, 3,900+ $0 labs, and 1,100+ $0 medications.

What's Included with Prime — Complete Overview

OptimalMD Prime is designed to handle approximately 90% of everyday healthcare needs — from acute illness to chronic disease management, from mental health to lab-driven health optimization. Here is everything included in every Prime membership at every enrollment level.

Unlimited Virtual Care

24/7/365 urgent care, primary care, and 13+ specialties including dermatology, women's health, pediatrics, endocrinology, allergy, sports medicine, ophthalmology, and more — no referrals required.

Behavioral Health

Unlimited talk therapy at $0. Virtual psychology and psychiatry for diagnostic evaluation and medication management. Confidential, claims-free environment — records never shared with employers or insurers.

OptimalRx Pharmacy

1,100+ commonly prescribed generics at $0. 4,000–5,000 additional medications for $15 or less. Deep discounts on brand and specialty drugs. Accepted at 70,000+ pharmacy locations nationwide.

3,900+ $0 Lab Tests

Routine wellness panels, advanced hormone and cardiometabolic markers, cancer screening, toxicology, autoimmune panels, and more — all at $0 through LabCorp, Quest, and regional partners.

Care Coordination

24/7 clinic-style concierge to schedule labs, imaging, and in-person specialist visits. Negotiated cash pricing often 60–80% below retail. Your dedicated advocate for complex care situations.

Total Privacy

No claims filed. No reporting to employers, insurers, or data brokers. HIPAA-aligned and SOC 2–level security with bank-grade encryption. You control your health data, always.

Pet Health

Virtual veterinary consultations for your household pets, plus discounted pet medications — included with your Prime membership at no additional cost.

Premium Add-Ons

Optional GLP-1 weight loss programs (semaglutide/tirzepatide), peptides, and pharmaceutical-grade supplements at member-only pricing. Programs start around $89/month for medication only.

Impact Health Sharing

Optional, separate hospitalization coverage program that can be paired with Prime to cover hospital stays, surgery, ER visits, and maternity events — without traditional insurance premiums.

BENEFIT DEEP DIVE

Unlimited Virtual Care: Urgent Care, Primary Care & Dermatology

With OptimalMD Prime, you have round-the-clock access to board-certified physicians who can diagnose, treat, and prescribe for hundreds of conditions — from the comfort of your home. There is no limit to the number of visits, no per-visit charges, and no waiting weeks for an appointment. Urgent care, primary care, and virtual dermatology are all included at $0.

What's Included

- **Urgent care, 24/7/365:** Infections, injuries, allergies, respiratory issues, flu-like illnesses, travel medications, and 300+ common conditions
- **Primary care:** Preventive visits, chronic disease management, wellness checkups, and lab-driven health optimization
- **Virtual dermatology:** Submit photos and written history for expert evaluation of acne, rashes, moles, eczema, psoriasis, nail and hair conditions — response typically within 72 hours
- **E-prescriptions:** Sent electronically to your preferred pharmacy, often fulfilled at $0 via OptimalRx
- **Unlimited follow-ups:** No visit limits, ever

How to Use It

1. **Log in** at portal.optimalmd.com or via the OptimalMD app
2. **Choose your visit type:** "Urgent Care" for same-day needs, "Primary Care" for longer wellness visits, or "Dermatology" to submit photos and history
3. **Connect** by video or secure messaging, receive your diagnosis and treatment plan
4. **Fill your prescription** at any of 70,000+ pharmacies using your OptimalRx benefits
5. **Schedule follow-ups** as needed — unlimited, always $0

BENEFIT DEEP DIVE

Mental Health: Talk Therapy, Psychology & Psychiatry

OptimalMD Prime includes comprehensive behavioral health support — because mental and emotional wellbeing is just as important as physical health. From weekly therapy sessions to psychiatric medication management, Prime covers it all in a completely confidential, claims-free environment. Your mental health records are never shared with your employer, your insurer, or any third-party database.

What's Included

- **Unlimited talk therapy** with licensed therapists at $0 — for anxiety, depression, stress, grief, relationship concerns, life transitions, and more
- **Virtual psychology** for diagnostic assessments and structured treatment plans for anxiety disorders, bipolar disorder, OCD, postpartum depression, and related conditions
- **Virtual psychiatry** for medication management and clinical oversight — prescriptions often fulfilled at $0 through OptimalRx if generic
- **Confidential care:** No mental health records shared with employers, health plans, or third-party data services

How to Use It

For talk therapy / counseling:

Log in to the member portal and select "Talk Therapy" or "Behavioral Health." You can also call the behavioral health line listed in your member materials. Schedule your first session and meet with your licensed therapist via secure video.

For psychiatry / psychology:

In the portal, select "Psychiatry & Psychology" and book an initial virtual evaluation (approximately 1 hour, transparent fixed fee). Attend via secure video. Any prescribed medications are routed through OptimalRx — most generics are $0 for Prime members.

BENEFIT DEEP DIVE

OptimalRx — 1,100+ $0 Medications

OptimalMD Prime includes one of the most powerful pharmacy benefit programs available anywhere: 1,100+ of the most commonly prescribed generic medications at **$0** — no insurance needed, no copays, no hassle. And for medications not in the $0 tier, Prime members still pay just **$15 or less** for thousands of additional drugs, with deep discounts on brand and specialty medications. Your benefits work at **70,000+ pharmacy locations nationwide**, including CVS, Walgreens, Walmart, Costco, Kroger, HEB, and most grocery chain and independent pharmacies.

1,100+ $0 Medications

Antibiotics, blood pressure, diabetes, antidepressants, asthma therapies, thyroid, allergy, and more — fully covered for Prime members.

4,000–5,000 Discounted Drugs

Most brands and additional generics available for $15 or less. Specialty drugs often 40–70% below retail pricing.

70,000+ Pharmacy Locations

CVS, Walgreens, Walmart, Costco, Kroger, HEB, grocery chains, and thousands of community pharmacies — all integrated.

Mail-Order Convenience

Maintenance medication members can shift to mail-order fulfillment for longer refills, more convenience, and the same $0 or discounted pricing.

This streamlined process ensures Prime members access their medications quickly and at the lowest possible cost — whether treating an acute illness or managing a long-term condition.

BENEFIT DEEP DIVE

Test, Don't Guess — 3,900+ $0 Lab Tests

Knowledge is the foundation of great health decisions. OptimalMD Prime gives every member unlimited access to more than **3,900 diagnostic lab tests at $0** — ordered through your Prime provider and performed at LabCorp, Quest, and regional partner labs. Results are returned to your encrypted member portal typically within 24–48 hours, and your care team uses those results to refine your treatment, adjust medications, and guide your health optimization journey — all with no additional cost per test.

What's Covered

- **Routine wellness:** CBC, CMP, lipid panels, fasting glucose, A1C, thyroid panels, vitamin D and B12, kidney and liver function, iron studies
- **Hormone panels:** Male and female sex hormones, cortisol, DHEA
- **Cardiometabolic:** Advanced lipids, CRP, insulin, homocysteine
- **Cancer markers:** PSA, CA-125, AFP, and disease-specific panels
- **Toxicology:** Heavy metals, toxins, mold-related markers, environmental exposures
- **Autoimmune:** ANA, rheumatoid markers, thyroid antibodies, and inflammatory panels

How to Use It

1. **Discuss labs** with your Prime provider during a virtual visit — routine, chronic monitoring, or advanced optimization panels
2. **Order placed electronically** by your doctor through OptimalMD's system, routed to LabCorp or a partner near you
3. **Walk in to the lab** — most tests require no appointment; show your ID and your membership covers the cost ($0 at the counter)
4. **Review results** in your encrypted portal within 24–48 hours; your provider reviews and recommends next steps, adjustments, or follow-up labs — again at $0

BENEFIT DEEP DIVE

Care Coordination & Concierge Support

Navigating the healthcare system shouldn't be a second job. OptimalMD Prime includes a dedicated care coordination team that functions as your family's personal healthcare concierge — available **24/7**, at no additional cost. Whether you need an in-person specialist, imaging, a complex procedure, or guidance through a difficult diagnosis, your coordinator does the legwork so you don't have to.

What Your Coordinator Does

- Schedules labs and imaging (X-ray, CT, MRI)
- Arranges in-person specialist visits with quality providers
- Manages chronic care coordination and multi-provider communication
- Provides lifestyle coaching on nutrition, weight, diabetes, thyroid, and more
- Negotiates cash pricing for services — often **60–80% below retail**
- Confirms your negotiated member rate up front before any appointment

When to Call Your Coordinator

Reach out to your care navigation line or request support through the member portal whenever you face a situation beyond a standard virtual visit. You should call when you need an in-person specialist referral, when scheduling imaging or a procedure, when managing a complex or chronic health condition with multiple providers, or when you want expert guidance on lifestyle and wellness changes. Your coordinator locates quality, cost-effective providers, sets appointments, and ensures you always know your cost before you go.

Negotiated cash pricing through Care Coordination is typically **60–80% below retail** — saving members thousands on imaging, specialist visits, and procedures.

BENEFIT DEEP DIVE

Total Privacy & Claims-Free Care

OptimalMD Prime is built on a foundational promise: your health information is yours. Prime is a **private, claims-free healthcare network**. Nothing is filed to insurance companies. Nothing is reported to your employer, health plan, or third-party data brokers. The platform operates with HIPAA-aligned controls, advanced level security practices, and bank-grade encryption — so every visit, prescription, and lab result stays protected.

Privacy Protections Built Into Prime

- No insurance claims filed — ever
- No reporting to employers or HR systems
- No data sharing with health plans or third-party databases
- HIPAA-aligned controls across all platform operations
- Bank-grade encryption for all member data
- You control when and with whom your records are shared

What This Means for Members

Prime is designed to be the place where members feel safe addressing every aspect of their health — including topics they might avoid in traditional insurance-based care. Use Prime freely for sensitive issues including mental health, sexual health, weight loss, and substance-related care, knowing that visits, medications, and labs remain within the OptimalMD system unless you explicitly choose to share them.

If you ever want to share records with an outside provider or specialist, you can easily download your records or authorize a release directly from your member portal. You are always in control of your data — not your employer, not an insurance company, and not a data broker.

BENEFIT DEEP DIVE

Premium Add-Ons: GLP-1 Programs, Peptides & Impact Health Sharing

In addition to the core Prime benefits, OptimalMD offers a suite of premium programs and add-ons for members who want to go further in their health optimization journey. These optional programs are offered at member-only pricing and can be seamlessly layered onto your existing Prime membership.

GLP-1 Weight Loss Program

Access to semaglutide (Ozempic/Wegovy) and tirzepatide (Mounjaro/Zepbound) weight loss programs starting at approximately **$89/month** for medication only, up to approximately **$249/month** for fully supervised programs that include medication and clinical oversight. Your provider orders all required baseline labs at $0 before starting therapy to ensure safety and effectiveness. Enroll from the "Weight Loss & Wellness" section of the member portal.

Peptides & Wellness Supplements

Pharmaceutical-grade peptides and supplements are available to Prime members at exclusive member-only pricing. These products support goals including performance, recovery, hormone optimization, and longevity. Your Prime clinician can guide you on appropriate options, order any needed labs, and supervise your program safely and effectively.

Impact Health Sharing

For members who want protection against catastrophic medical events, OptimalMD partners with Impact Health Sharing — an optional, separate program that can be paired with Prime to cover hospitalization, surgery, emergency room visits, and maternity events. This combination gives employers and individuals a powerful solution: Prime for everyday care (covering roughly 90% of needs) and Impact for catastrophic risk — often at a fraction of traditional insurance premiums.

BENEFIT DEEP DIVE

Pet Health — Virtual Vet Care Included

Your family includes your pets — and OptimalMD Prime recognizes that. Included with every Prime membership is access to virtual veterinary consultations for your household animals, plus discounted pet medications. No need to stress over the cost of a routine concern or late-night pet health question — your Prime membership has it covered.

What's Included

- Virtual veterinary consultations via phone or video for your household pets
- Guidance on medications, nutrition, symptoms, and behavioral concerns
- Discounted pet medications through integrated pet Rx savings program
- Available for common household pets

How to Use It

Within your member materials or member portal, locate the pet health link. Register your pet by entering basic information including species, breed, age, and current medications. Once registered, you can request a veterinary consultation by phone or video at any time. A licensed veterinarian will discuss your pet's symptoms, recommend a course of care, and prescribe medications as needed — at your Prime member discount pricing.

How to Use Your Prime Membership — Step by Step

Getting started with OptimalMD Prime is simple. From enrollment through your first visit, lab order, and prescription fill — here's exactly how the membership journey works. Most members are up and running in less than 10 minutes and seeing a provider the same day they enroll.

Step 1: Join Online

1

Enroll through your employer or at OptimalMD.com. Select **Employee Only ($99/mo)** or **Employee + Family ($149/mo)** and complete your registration.

Step 2: Activate Your Account

2

Watch for your welcome email. Create your login at portal.optimalmd.com or in the OptimalMD app. Add any covered family members (up to 7 on the family plan).

Step 3: Start Using Care

3

Request urgent care whenever something comes up. Schedule primary care for chronic conditions. Use specialist messaging for focused questions — no referrals needed.

Step 4: Transfer Your Medications

4

Ask your pharmacy concierge or Prime provider to transfer existing prescriptions into OptimalRx and unlock 1,100+ $0 medications and thousands more under $15.

Step 5: Order Baseline Labs

5

Work with your Prime provider to order wellness and optimization labs. Walk in to your nearest LabCorp or Quest for $0-cost testing. Results in 24–48 hours.

Step 6: Use Care Coordination

6

Call care coordination for imaging, in-person specialists, or complex care navigation. Your team arranges everything at steeply discounted rates.

Re-use, Re-visit, Re-test: There are no visit limits. Re-test labs regularly for chronic conditions or optimization programs — every panel is still $0. Your care team is here as often as you need them.

Prime Plan — Full Feature Comparison

The table below provides a complete side-by-side reference for employers, HR teams, and benefits brokers evaluating OptimalMD Prime. Every benefit listed is included at both enrollment levels — Employee Only and Employee + Family — with identical coverage quality and access.

Benefit Category	Employee Only (Prime)	Employee + Family (Prime)	Notes
Monthly Price	$99/month	$149/month	Flat rate, cancel anytime, no claims
Members Covered	1 employee	Employee + up to 6 others	Total of 7 members per family plan
Virtual Urgent Care	Included, unlimited	Included, unlimited	24/7/365, $0 cost per visit
Virtual Primary Care	Included, unlimited	Included, unlimited	Preventive and chronic management
13+ Specialist Access	Included	Included	No referrals, no extra fees
Mental Health Talk Therapy	Included, unlimited	Included, unlimited	$0 cost sessions, licensed therapists
Psychiatry / Psychology	Included (visit fee)	Included (visit fee)	Transparent rates; meds often $0 if generic
1,100+ Free Medications	Included	Included	$0 generics via OptimalRx
4,000+ Discounted Meds	Included	Included	$15 or less for most
3,900+ $0 Lab Tests	Included, unlimited	Included, unlimited	LabCorp, Quest, and regional partners
Care Coordination	Included	Included	24/7 concierge, 60–80% savings on in-person
Privacy / No Claims	Included	Included	No employer or insurer reporting
Pet Health	Included	Included	Virtual vet consults + pet Rx discounts
GLP-1 / Peptides	Optional add-on	Optional add-on	Starting ~$89/month for meds only
Impact Health Sharing	Available	Available	For hospital, surgery, and ER risk coverage

For Employers & Benefits Brokers

OptimalMD Prime is designed to integrate seamlessly into your employee benefits strategy — whether as a standalone healthcare solution, a complement to high-deductible health plans, or a paired offering with Impact Health Sharing for catastrophic coverage. Prime handles approximately **90% of everyday healthcare needs**, dramatically reducing the out-of-pocket burden on employees while keeping benefit costs predictable and transparent for employers.

Predictable Cost

Flat monthly rates with no surprise claims, no deductible exposure, and no per-employee utilization risk. Budget with certainty.

High Utilization

$0 visits and $0 medications dramatically reduce barriers to care — employees use the benefit, improving outcomes and reducing absenteeism.

Retention Value

Family-level coverage for $149/month is an exceptionally competitive benefit that resonates with employees managing healthcare costs for their households.

Catastrophic Pairing

Layer Prime with Impact Health Sharing to cover everyday care (Prime) and catastrophic events (Impact) — providing comprehensive coverage at a fraction of traditional insurance cost.

To learn more about group enrollment pricing, broker arrangements, or custom benefit integration, contact the OptimalMD employer solutions team through the portal or at OptimalMD.com.